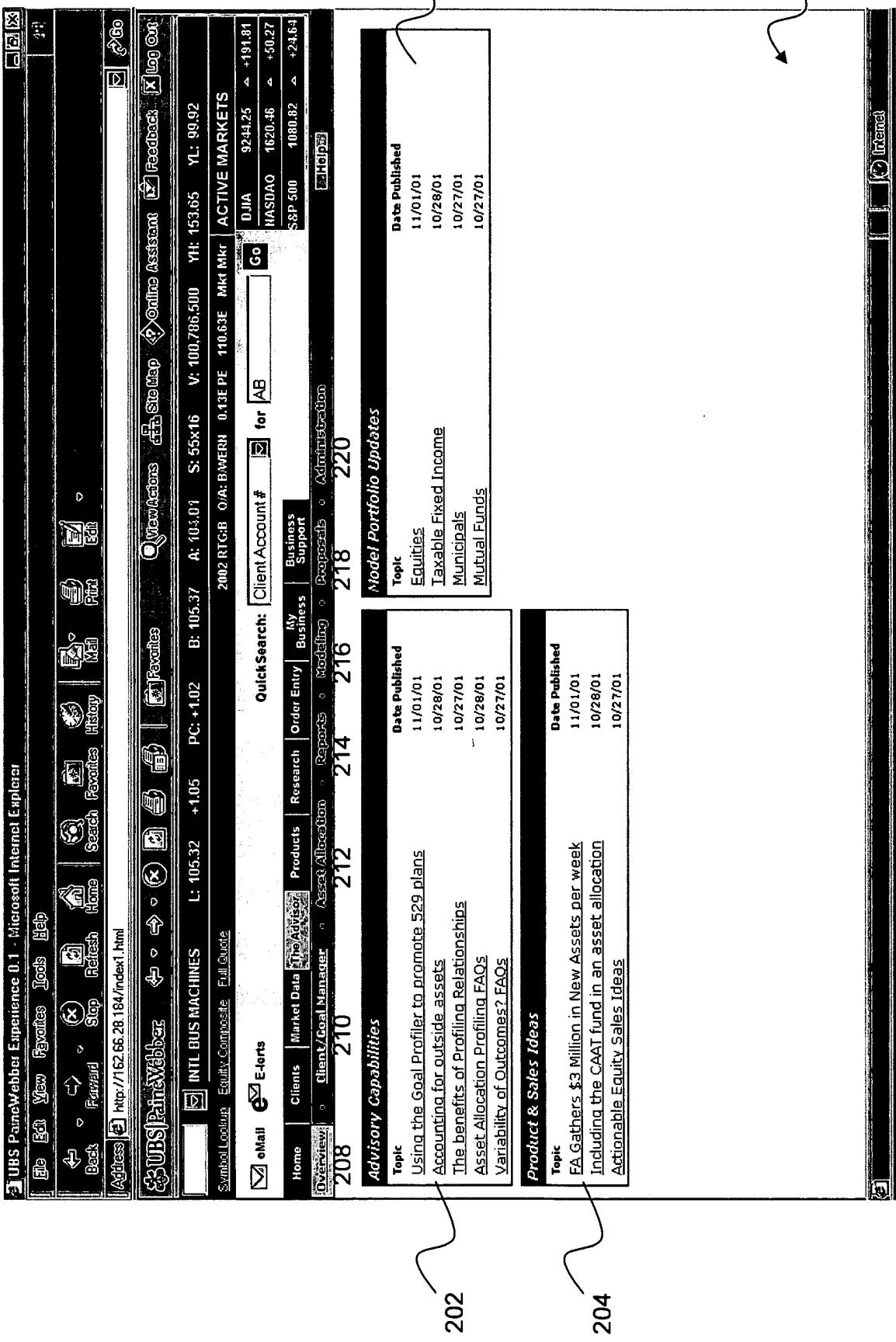


FIGURE 1



Client Preferences - Microsoft Internet Explorer

<b>Major Financial Concerns</b>	<input type="checkbox"/> Building assets for future retirement <input type="checkbox"/> Maintaining assets for current retirement <input checked="" type="checkbox"/> Building assets for child education <input type="checkbox"/> Wealth Preservation <input type="checkbox"/> Assure family income in the event of untimely occurrence <input type="checkbox"/> Purchase a new or second home <input type="checkbox"/> Emergency fund <input type="checkbox"/> Passing Wealth to Children <input type="checkbox"/> Generating a steady stream of income <input type="checkbox"/> Managing stock option portfolios
<b>Investor Characteristics/Type/Temperament</b>	Investment <input type="radio"/> Big Picture <input checked="" type="radio"/> Detail Oriented Investment Facility <input type="radio"/> Strategic <input checked="" type="radio"/> Tactical Level of Involvement <input type="radio"/> Hands On <input checked="" type="radio"/> Hands Off Product Preferences <input type="radio"/> New and Innovative <input checked="" type="radio"/> Traditional Privacy Investment Focus <input type="radio"/> Absolute Performance <input checked="" type="radio"/> Relative to Goal Concern for Income Tax <input type="radio"/> High <input checked="" type="radio"/> Low Communication <input type="radio"/> Verbal <input checked="" type="radio"/> Written <input type="radio"/> Email
	<input type="button" value="Save"/> <input type="button" value="Cancel"/>

300

302

FIGURE 3

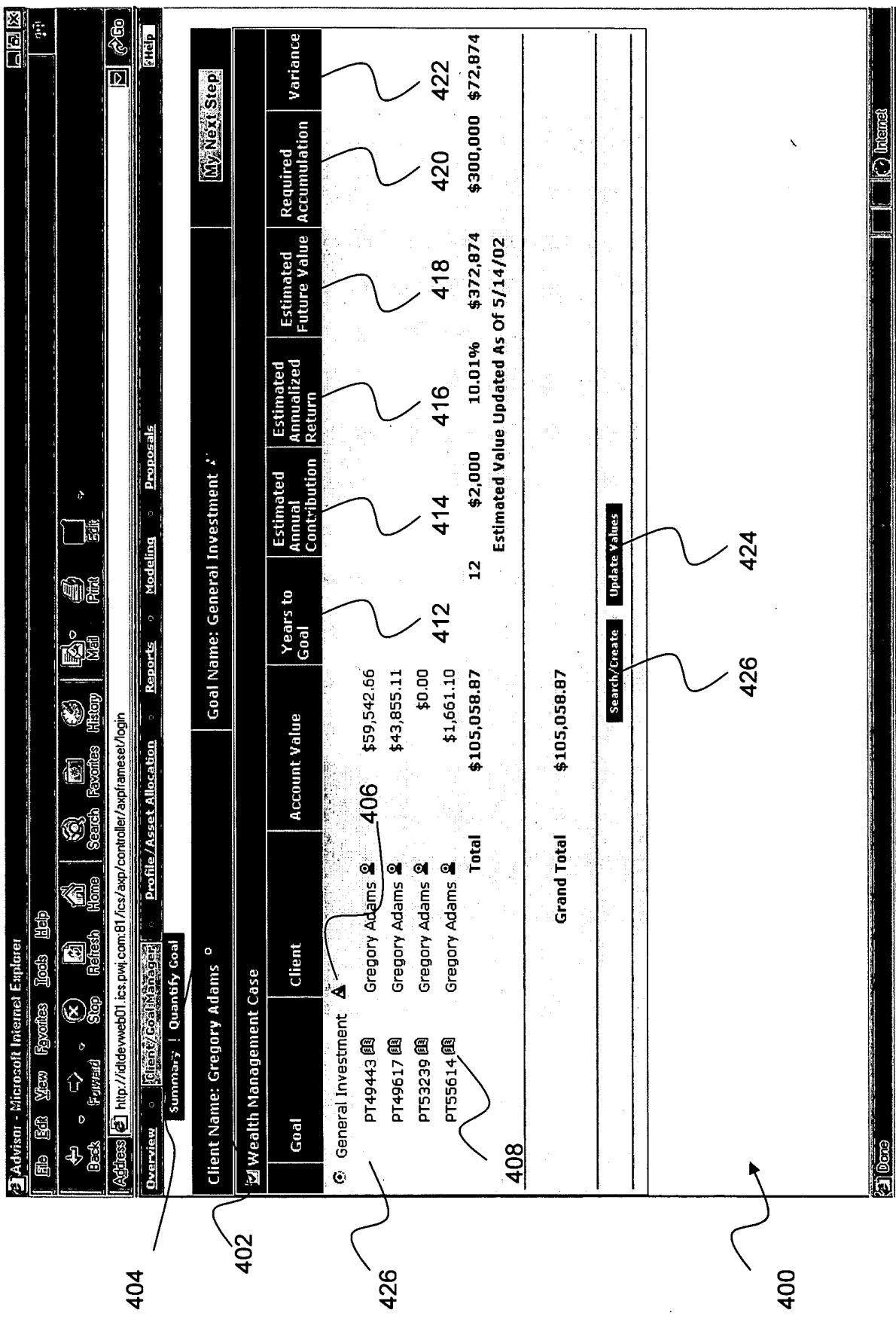


FIGURE 4

## FIGURE 5

UBS PaineWebber Experience 0.1 Microsoft Internet Explorer

[INTL BUS MACHINES](#) L: 105.32 + 1.05 PC: +1.02 B: 105.37 A: 101.01 S: 55x16 V: 100.786.500 YH: 153.65 YL: 99.92  
 [Symbol Lookup](#) [Equity Composite Full Quicke](#)

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[Home](#) [Clients](#) [Market Data](#) [New Address](#) [Products](#) [Research](#) [Order Entry](#) [Business](#) [Business Support](#) [Client Account #](#) [QuickSearch:](#) [for VO](#) [Go](#) [DJI](#) 9214.25 +191.81  
[Overview](#) [Clients/Confidential](#) [Assets Allocation](#) [Reports](#) [Modeling](#) [Proposals](#) [Administration](#) [Help](#)

[Summary](#) | [Quantity Goal](#)

Client Name: Adams, Sam

Goal Name: [Building Assets for Child's Education](#) [My Next Step 2](#)

**Personal Info**

Student's Date of Birth: 2/20/2000 604  
 Student's Current Age: 2  
 Total Education Assets (\$): 1,800,000

**Understanding Your Client's Needs (Select one)**

How much must my client save each year... 608

How much will my client need in order to fund a child's education starting at age 20, for 20 years, assuming \$4,727 annually? 600

**Assumptions** 602

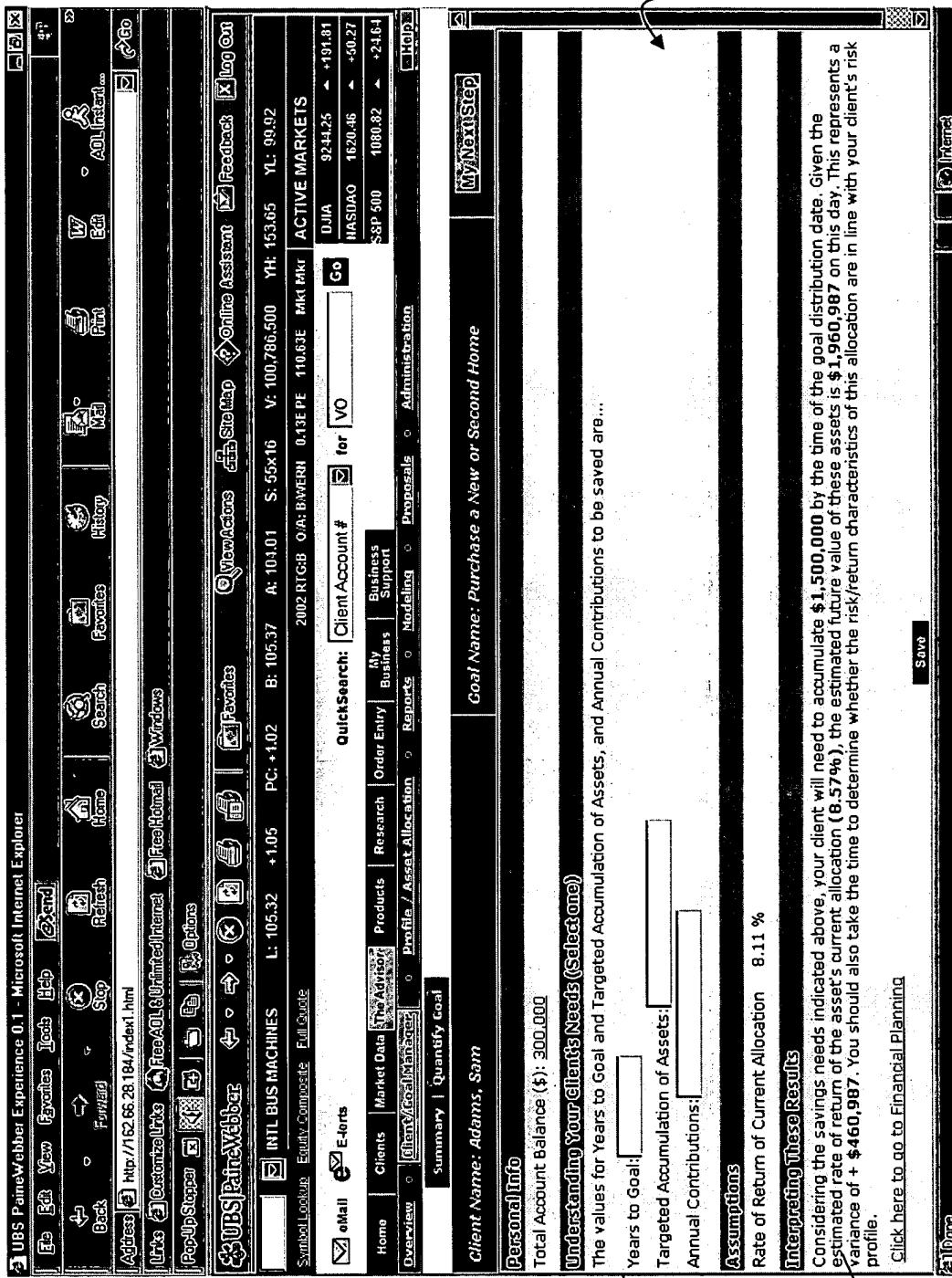
School Cost Annual Increase Rate: 6.00% Rate of Return During Retirement: 5.00% Rate of Return of Current Allocation: 8.11%

**Interpreting These Results**

Considering the education needs indicated above, your client will need to accumulate \$2,611,972 by the time of his/her child's first year of school. Given the estimated rate of return of the asset's current allocation (8.11%) and any planned annual contributions, the estimated future value of these assets is \$976,213 on this day. This represents a variance of +/- \$xxx,xxx. You should also take the time to determine whether the risk/return characteristics of this allocation are in line with your client's risk profile.

[Click here to do to Financial Planning](#) [Save](#)

FIGURE 6

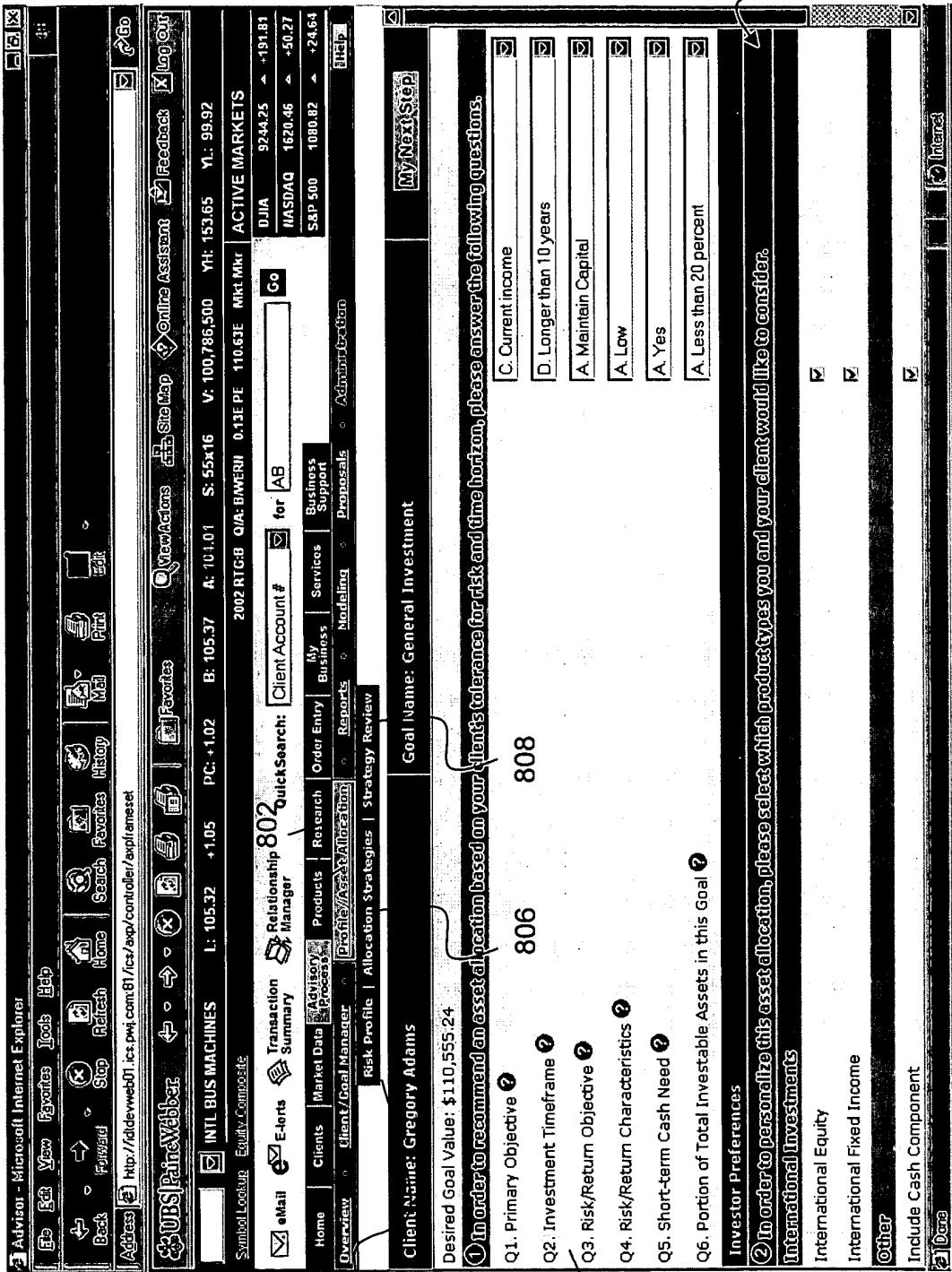


704

700

702

FIGURE 7



**FIGURE 8**

**Advisor - Microsoft Internet Explorer**

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Print Exit

Address: http://halleyweb01.lcs.pwicem81/lcs/exp/controller/expframeset

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Symbol/Lookup: Equity Composite

E-mail Transaction Manager Relationship Manager Client Account# Go for AB

Home Clients Market Data Products Research Order Entry Business Services Support Proposals Modeling Reports Administration Help

Overview Client/Goal Manager Profile Allocation Selection Risk Profile Allocation Strategies | Strategy Review

Client Name: Gregory Adams Goal Name: General Investment

**Please Validate the Profile Questionnaire**

The primary risk objective of Moderate for account PT49443 is inconsistent with the risk profile for this goal (Very Conservative)

The primary risk objective of Moderate for account PT49617 is inconsistent with the risk profile for this goal (Very Conservative)

The primary risk objective of Moderate for account PT53239 is inconsistent with the risk profile for this goal (Very Conservative)

The primary risk objective of Moderate for account PT55614 is inconsistent with the risk profile for this goal (Very Conservative)

**Warning**

**None**

**Conflicting Profile Responses**

**Risk Profile Questionnaire Answers:**

- Q1. Primary Objective C. Current income
- Q2. Investment Timeframe D. Longer than 10 years
- Q3. Risk/Return Objective A. Maintain Capital
- Q4. Risk/Return Characteristics A. Low
- Q5. Short-term Cash Need A. Yes
- Q6. Portion of Total Investable Assets In A. Less than 20 percent

Done  [Print]

**FIGURE 9**

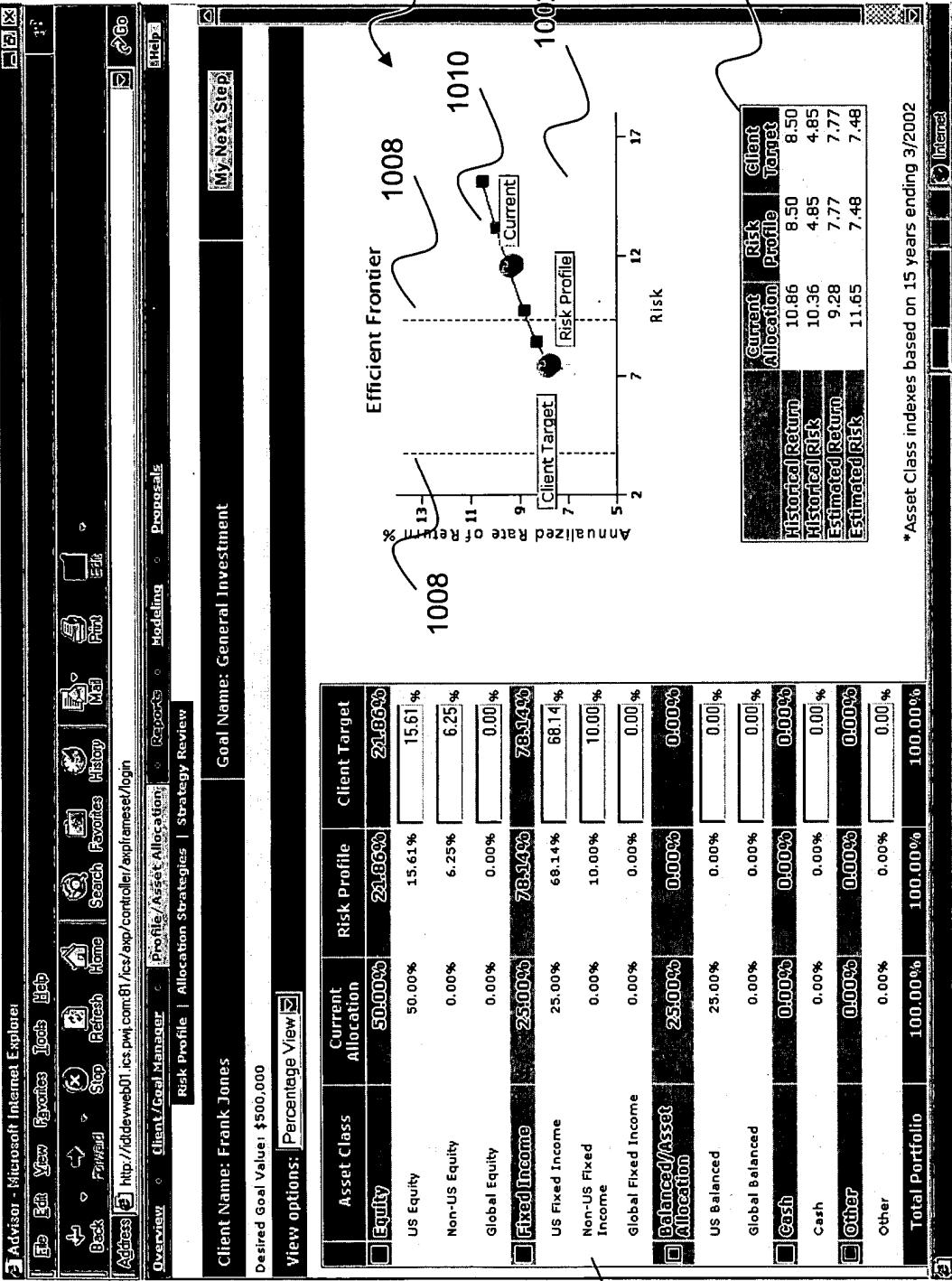


FIGURE 10

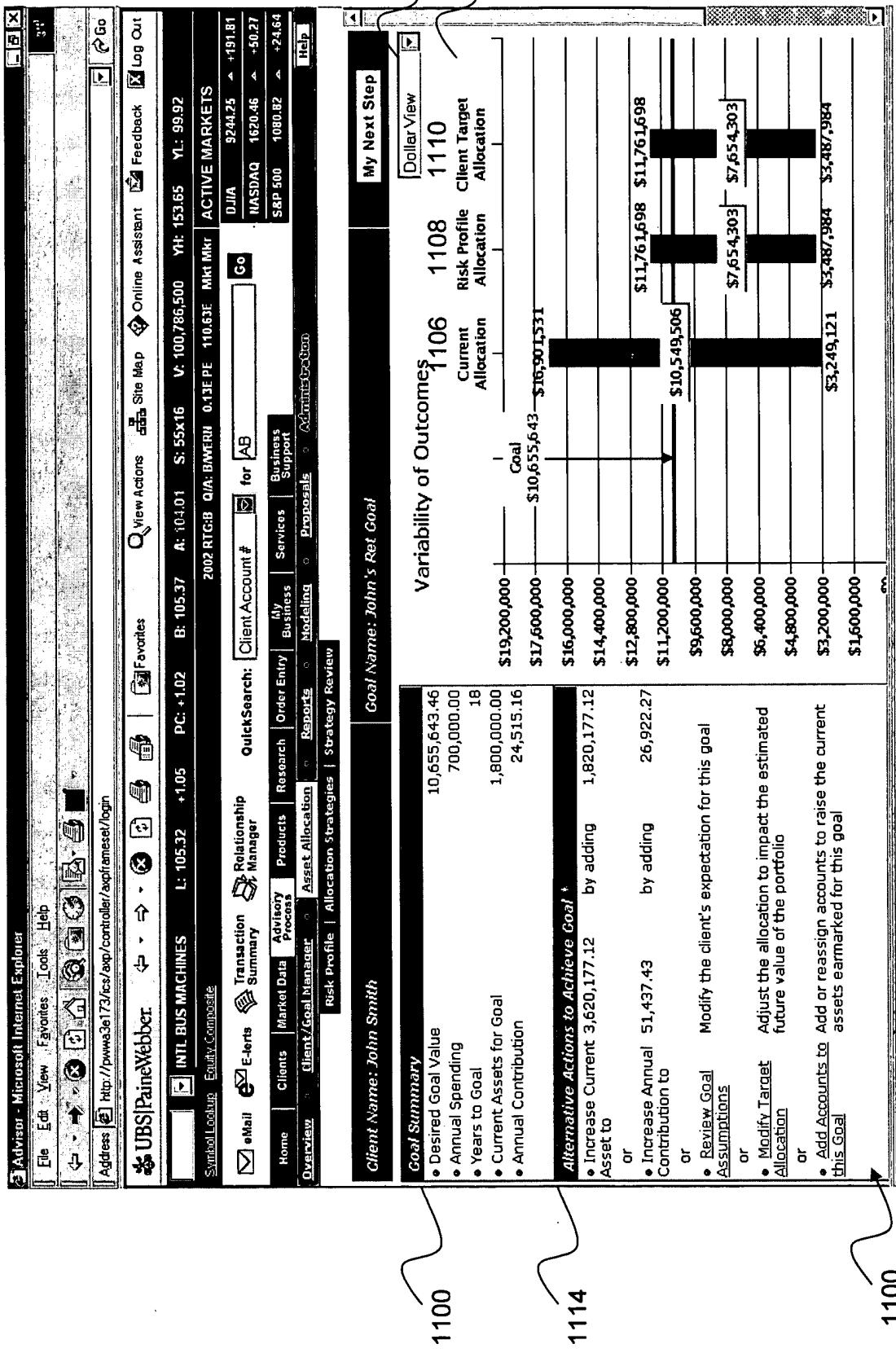


FIGURE 11

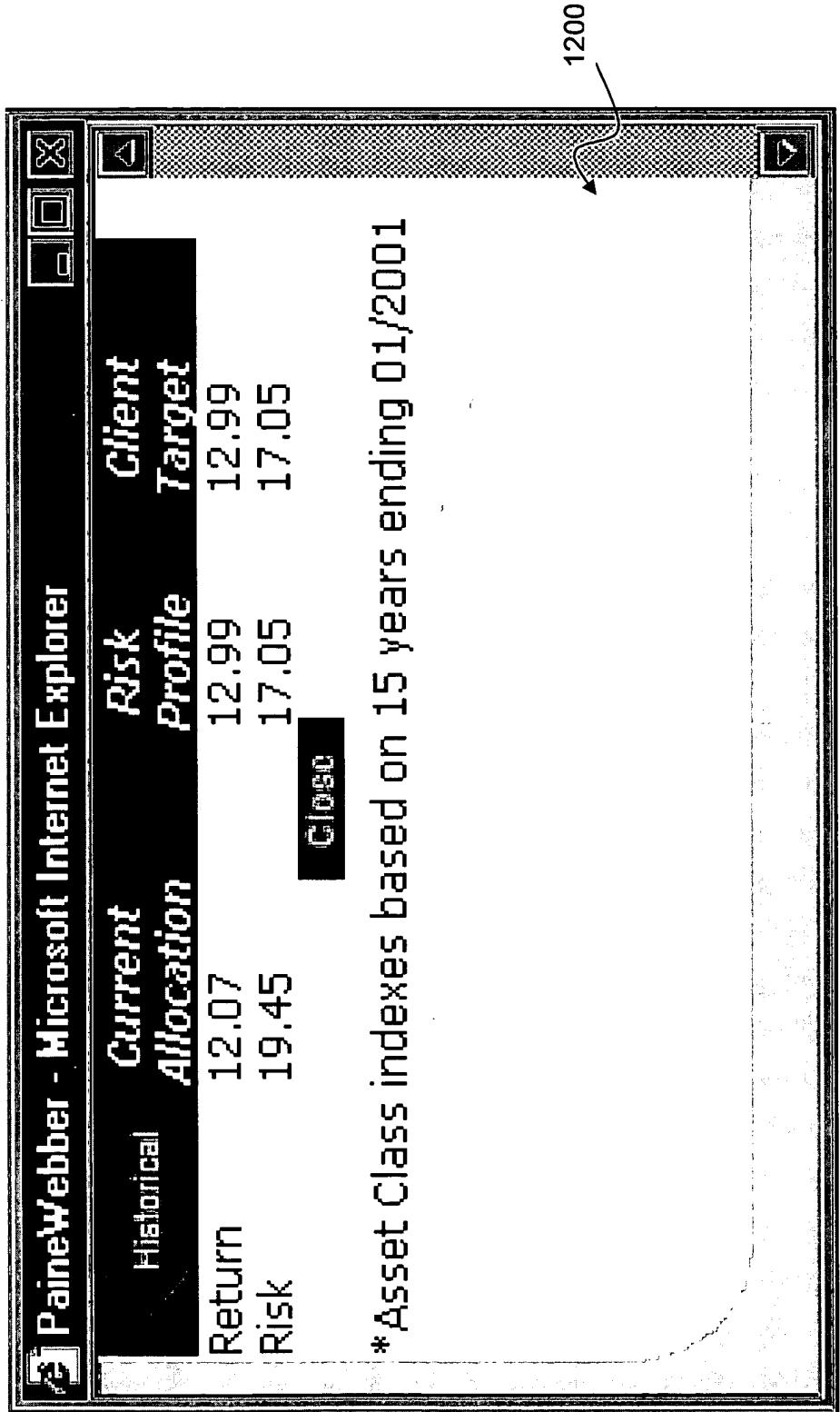


FIGURE 12

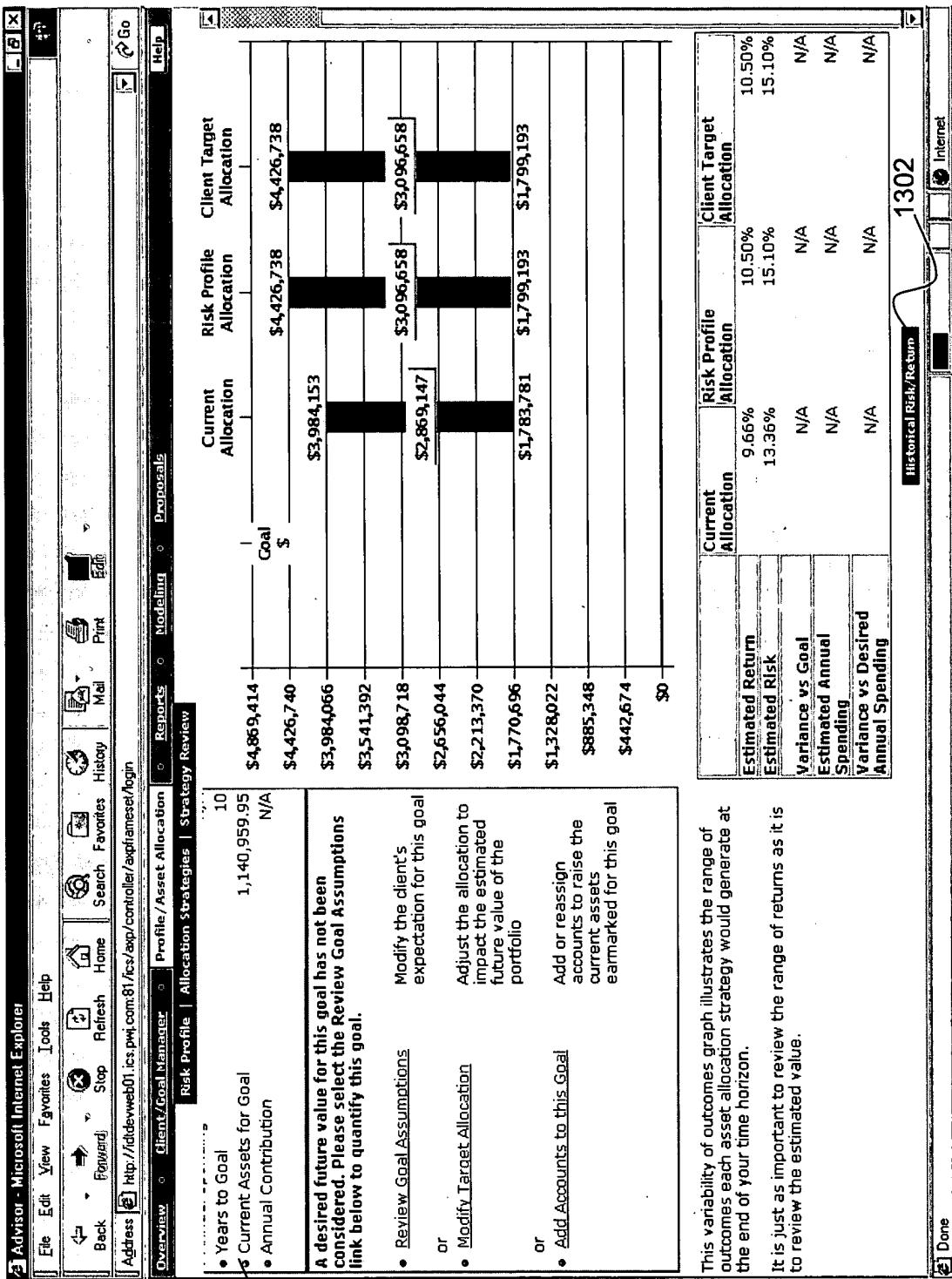
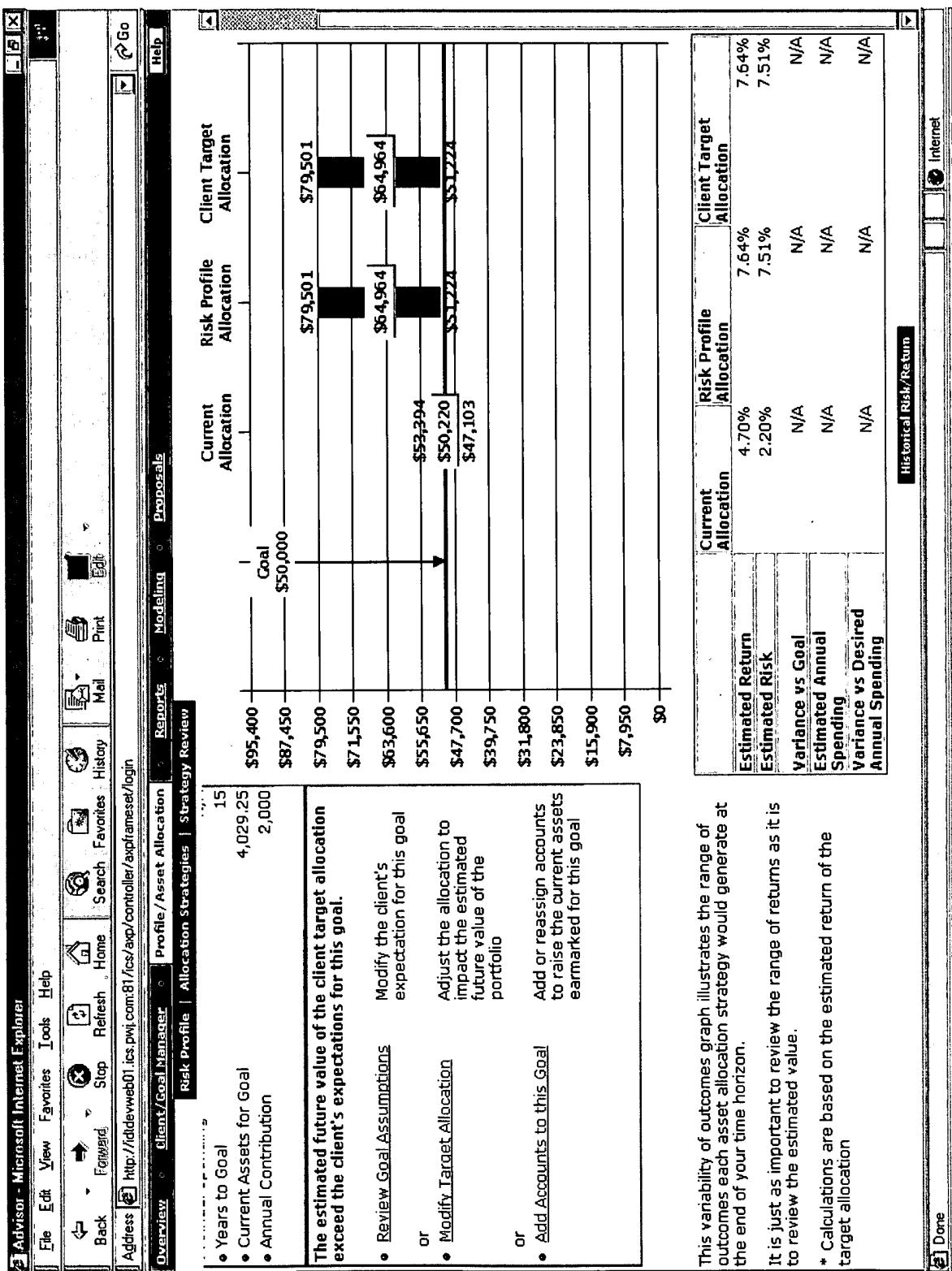


FIGURE 13



This variability of outcomes graph illustrates the range of outcomes each asset allocation strategy would generate at the end of your time horizon.  
 It is just as important to review the range of returns as it is to review the estimated value.  
 \* Calculations are based on the estimated return of the target allocation

FIGURE 14

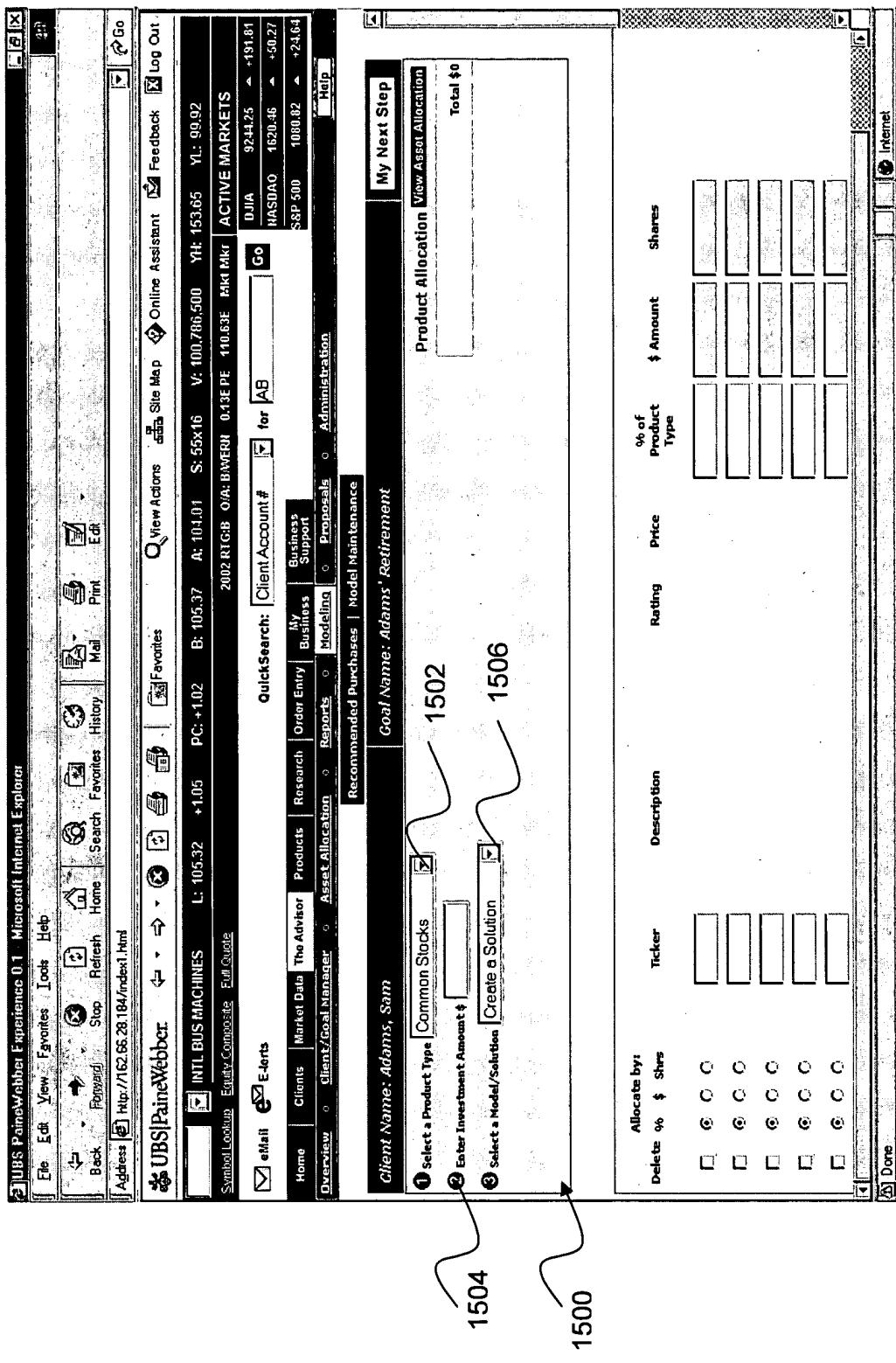


FIGURE 15

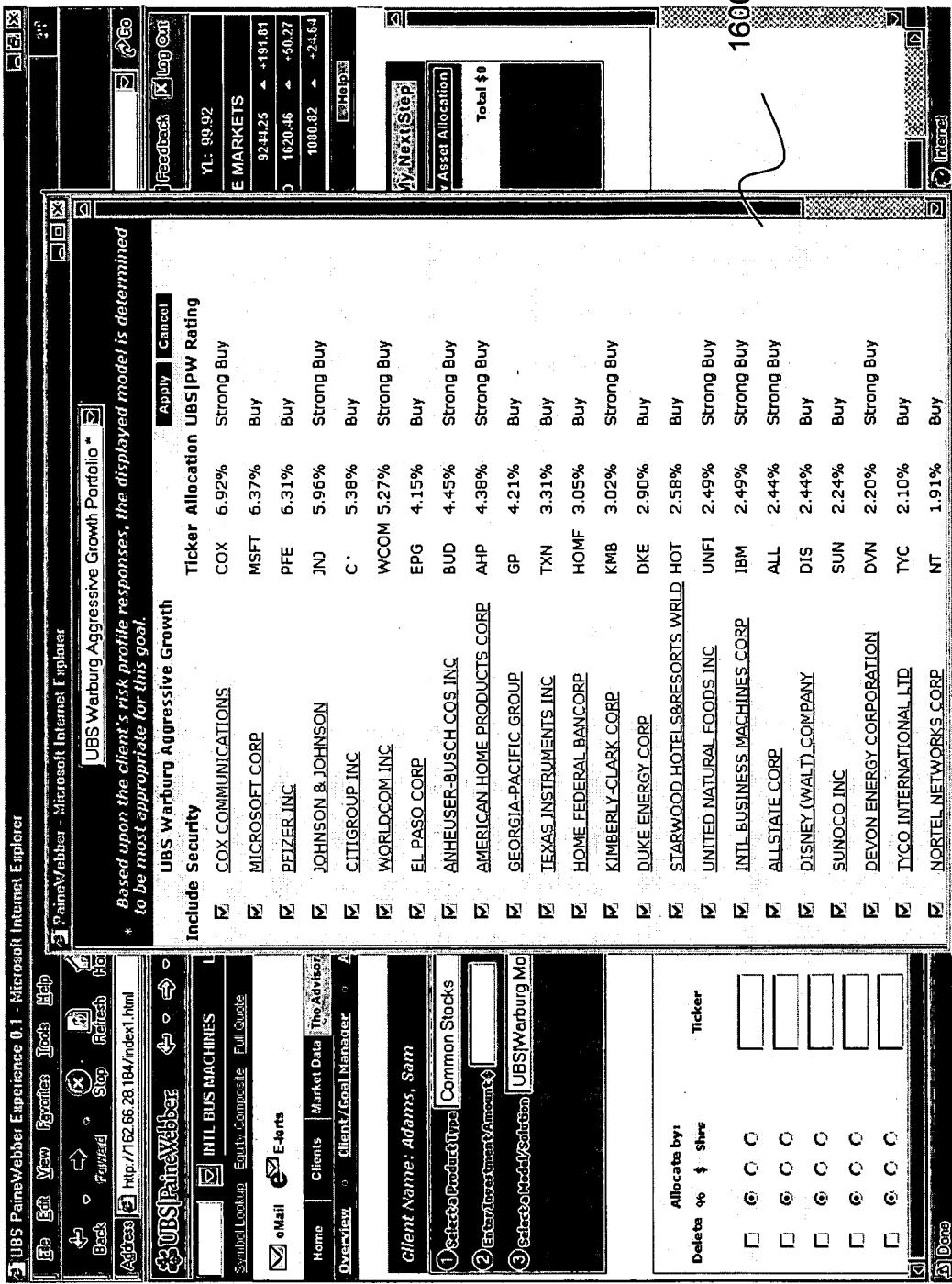


FIGURE 16

UBS Painewebber Experience 0.1 - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Print Edit

Address: http://162.66.28.184/index1.html

**UBSPrintWebber**

INTL BUS MACHINES I: 105.32 +1.05 PC: +1.02 B: 105.37 A: 104.01 S: 25x16 V: 100.786.500 YL: 99.92

Symbol LookUp Equity Composite Full Guide

E-mail  Extens.

Home Clients Market Data Products Research Order Entry Business My Business Support  Portfolio  Holdings  Reports  Recommended Purchases  Model Maintenance  Administration  Holders

Overview Client/Goal Manager Asset Allocation  Create a Solution

Client Name: Adams Client

Goal Name: Building Assets for Retirement

QuickSearch: Client Account #  or AB  Go

2002 RTG-B O/A: BWTRN 0.13 PE: 110.63E Mkt Mkr ACTIVE MARKETS

DJIA 924.25 ▲ +191.81  
NASDAQ 1620.46 ▲ +50.27  
S&P 500 1080.82 ▲ +24.64

Product Allocation View Asset Allocation Total \$0

Allocate by:	Ticker	Description	Rating	Price	% of Product Type	\$ Amount	Shares
<input type="checkbox"/>	COX	COX COMMUNICATIONS	SB	\$43.80	6.92%	\$69,200	1580
<input type="checkbox"/>	MSFT	MICROSOFT CORP	B	\$67.48	6.37%	\$63,700	944
<input type="checkbox"/>	PFE	PEZER INC	B	\$40.10	6.31%	\$63,100	157
<input type="checkbox"/>	JNJ	JOHNSON & JOHNSON	SB	\$52.70	5.96%	\$59,600	113
<input type="checkbox"/>	C	CITIGROUP INC	B	\$49.35	5.38%	\$53,800	109
<input type="checkbox"/>	WCOM	WORLDCOM INC	SB	\$13.35	5.27%	\$52,700	395
<input type="checkbox"/>	EPG	EL PASO CORP	B	\$49.16	4.15%	\$41,500	84
<input type="checkbox"/> Data from other clients on page 2							

1702

FIGURE 17

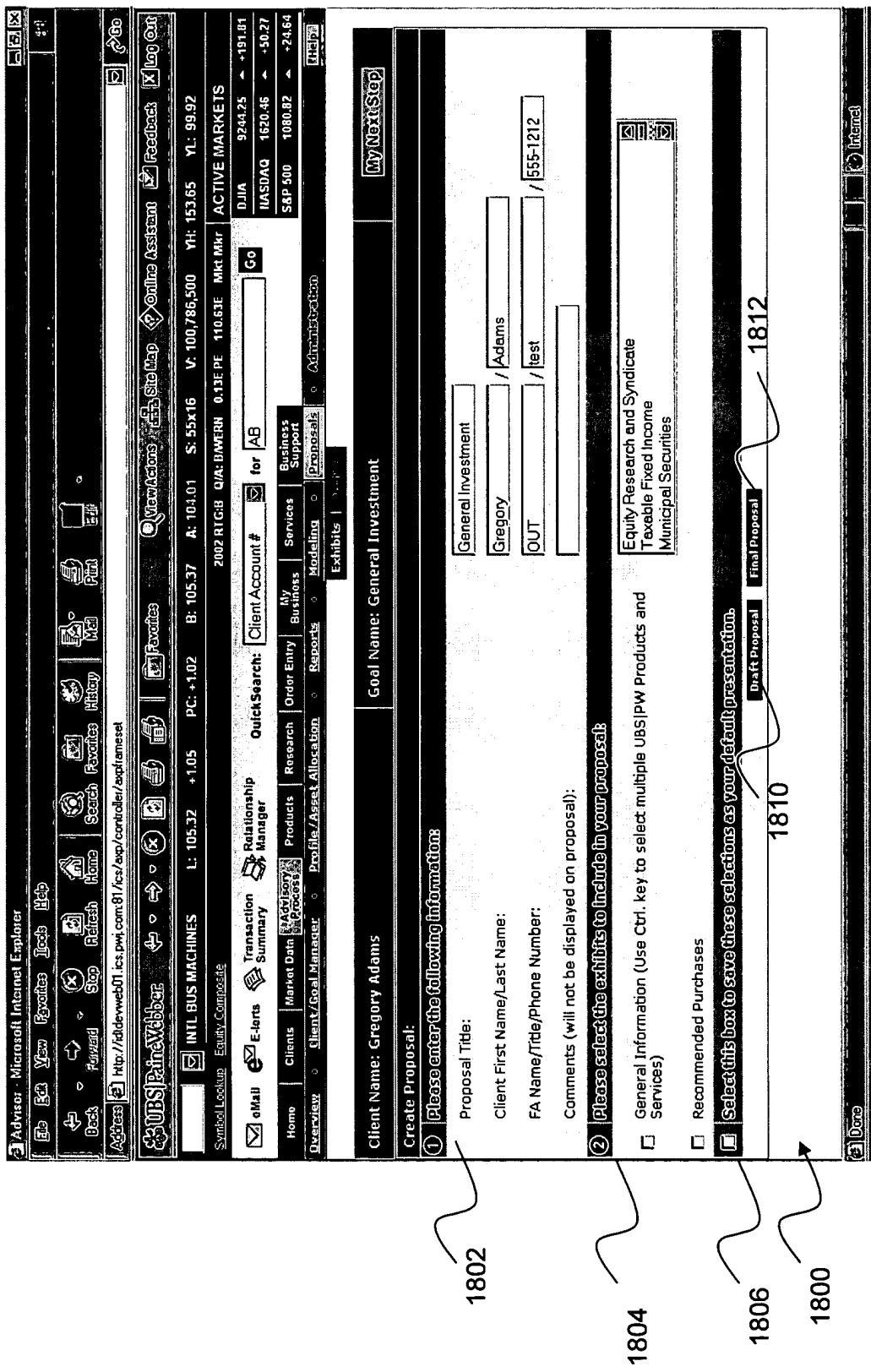


FIGURE 18

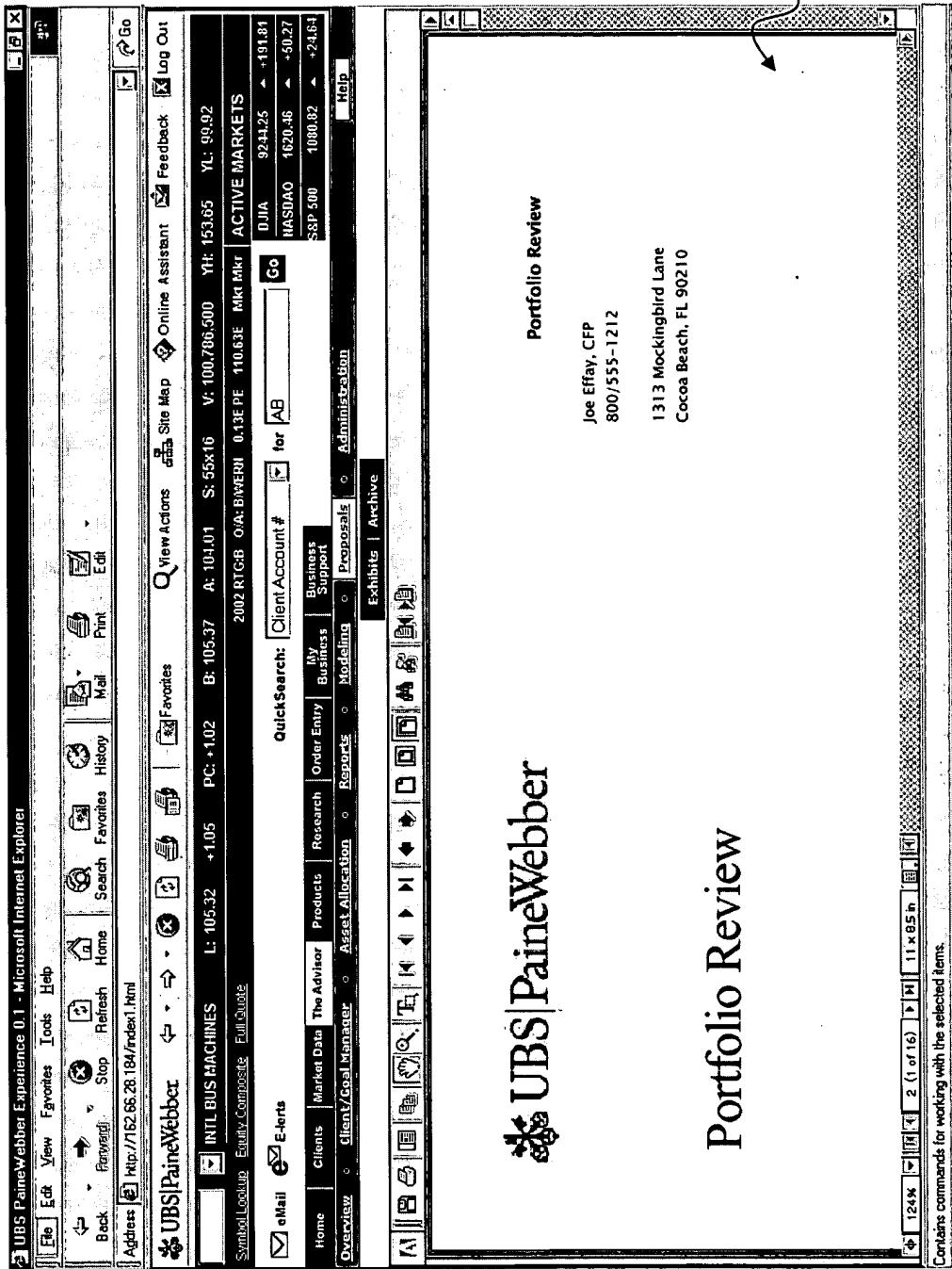
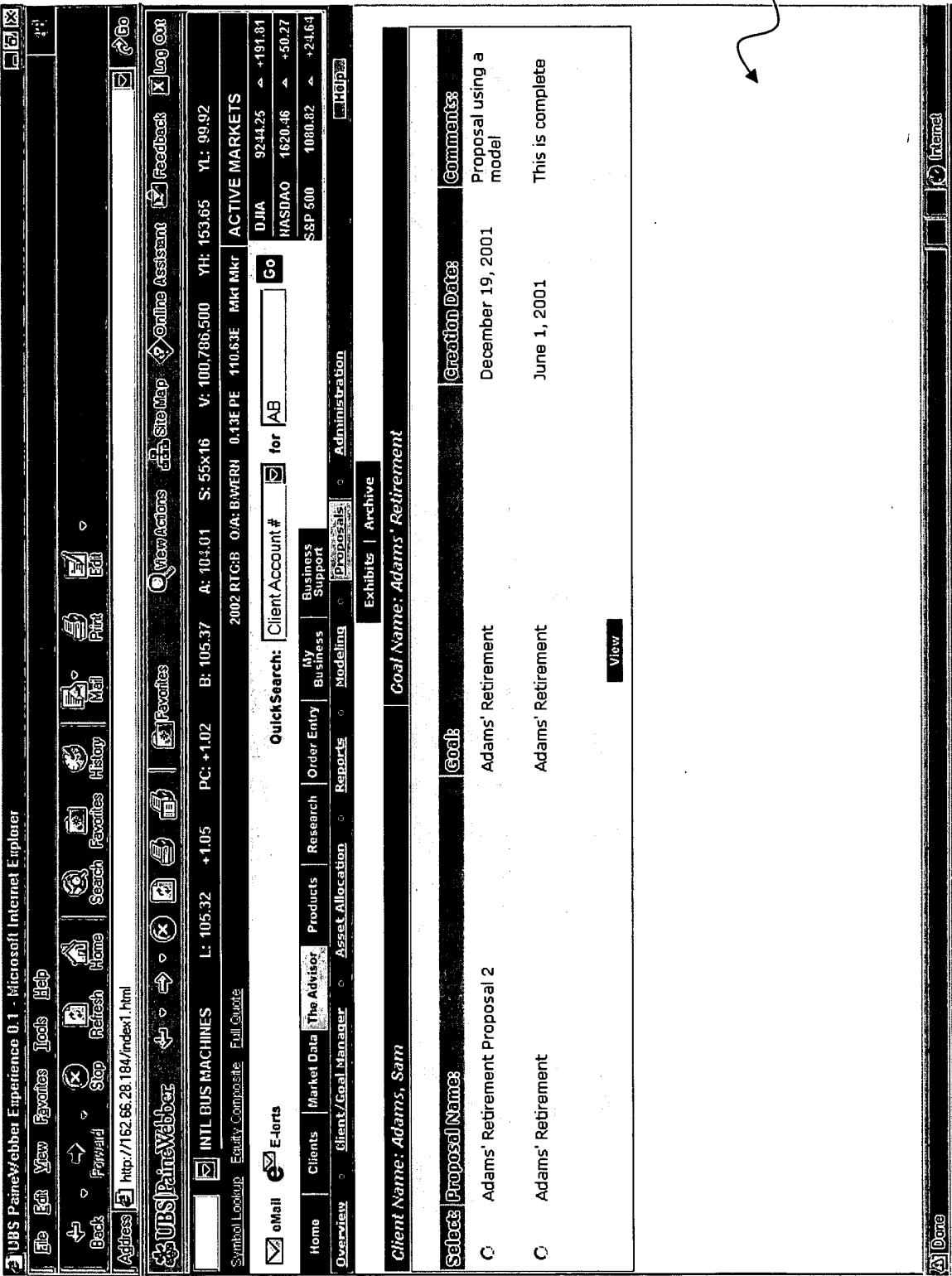


FIGURE 19



2000

FIGURE 20

**UBS PaineWebber Experience 0.1 - Microsoft Internet Explorer**

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit

Address: <http://162.66.28.184/index1.html> [Print]

Symbol LookUp Entity Compositite Full Quote

INTL BUS MACHINES L: 105.32 +1.05 PC: +1.02 E: 105.37 A: 114.01 S: 55x16 V: 100,706,500 YH: 153.65 YI: 99.92 2002 RTGB Q/A: BWERN 0.13E PE: 110.63E Mkt Mkt ACTIVE MARKETS

Quick Search: Client Account#  for VO Go DIA 9244.25 ▲ +19.81 HASDAO 1620.46 ▲ +50.27 S&P 500 1080.82 ▲ +24.64

E-Jets eMail Portfolio Analytics Client Name: Adams' Retirement My Portfolios

Home	Clients	Market Data	Products	Research	Order Entry	My Business	Business Support	Proposals	Administration
Overview	Client/Goal Manager	Asset Allocation	Reporting	Modeling					

Client Name: Adams, Sam

Inclusive Accounts:  B6478931  B6B6126571  B634751

Report Name:  Portfolio Diversification  Realized Gain/(Loss)  Expected Cash Flow  Asset Allocation  Equities  Option Pops

This report details the allocation of holdings by investment category and sub-category for the selected account(s). This report provides a summary of both short-term and long-term realized gains/losses of the selected account(s). This report illustrates cash-flows (including principal paybacks) projected for 12 months for Equity securities. This report details the allocation of holdings by investment category and sub-category for the selected account(s).

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2100

FIGURE 21